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Holiday greetings that deepen client relationships
By Rob Burgess
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For financial advisors, there are few times in the year when it's appropriate to just "pop in" to someone's inbox or mailbox without something pressing to share.

Usually, these communications are centered around urgent needs — a pressing tax deadline, a rollover that needs attention or a trade that needs completion.

That's why in a business that relies on client referrals and staying top of mind, holiday greetings are a great time to reach out without an agenda, said Jordan Grenadier Murphy, an Austin, Texas-based strategic messaging and brand consultant who has worked with several financial advisors and similar service providers on their communication strategies.

"Your audience doesn't feel like a holiday message is spam, and they're usually expecting pieces like this, giving you the best chance at getting seen," she said.

Experts say if advisors tailor their holiday greetings correctly, the effect will last long after the calendar page turns to the next year.

Personalize the message
Advisors can absolutely get away with a simple holiday greeting, but if they want to go above and beyond, Murphy said she advises her clients to use it as an opportunity to share something valuable.

An example could be to include an end-of-year checklist to make their investments go further, like maxing out contributions to investment accounts.

"This also gives you the opportunity to reconnect with your clients by giving them a call to action to reach out for questions or if they'd like more curated recommendations," she said.

On a similar note but slightly different schedule, David Miller, founder of Rule72 Financial in Potomac Falls, Virginia, said his firm sends its holiday greetings at the end of the old year, but waits until the new year to get down to business.

During the first week of January, Miller said his firm sends its quarterly update with a brief review of the prior year and an outlook ahead.

"This pairing works well," he said. "December is for appreciation, and January is for clarity and planning."

Let's get physical

Emailed holiday greetings might be cheaper and faster, but they're much more likely to end up in the client's trash folder.

Jo Hayes, an etiquette and relationship consultant, said she encourages financial advisors to send out physical, not digital, holiday greetings to their clients as it goes a long way toward maintaining strong client relationships and shows a sense of gratitude and appreciation.

"It demonstrates a far greater degree of effort and intentionality than a digital greeting card, which can often come across as impersonal," she said.

Hayes said she recommends a card that is of a moderate to high degree in quality.

"No flimsy, cheapie dollar store cards here," she said. "Not the look a financial advisor wants to send."

Even if there is a printed generic message inside the card, Hayes said she recommends advisors personalize it with an extra handwritten greeting.

"It honors the client," she said.

Going beyond the card

To paraphrase the old adage, the quickest way to a client's heart is often through their stomach.

Or, as Michael Scott put it on "The Office," "Gift baskets are the essence of class and fanciness."

That means while a card may suffice, if the budget allows, Hayes said she recommends sending each client a quality gift, which further adds to the sense of gratitude and appreciation for their clientele.

Clients will always appreciate a large basket filled with sweet and savory options like artisan baked goods, cookies, fruitcake, Christmas pudding, quality chocolates, coffee, marshmallows, festive beverages, and perhaps alcohol, if considered appropriate, said Hayes. These could also include gift cards, she said.

"For a client who is investing a considerable sum of money in your services each year, as a financial advisor's clients usually are, investing a decent amount in a decent Christmas gift demonstrates a spirit of generosity, gratitude and goodwill," she said. "Receiving a big basket of goodies will warm your client's heart."

To that end, Miller said each December his firm has mailed a small, curated gift: a diversified selection of chocolate bark with flavors including pistachio, milk, dark and almond in simple tins from a local company. This year, he said they sent a box of localized chocolates from a local Reston, Virginia, chocolatier.

Inside each is a message, "Happy holidays from Rule72 Financial, David, CFP" — without overt branding, said Miller.

"One client said she didn't know who it came from until the next day," he said. "I get a thank you or more detailed appreciation from each of my clients by email or text."

Next year, Miller said he's planning on including the book, "Simple Wealth, Inevitable Wealth" by Nick Murray in addition to the gift.

"The gift serves as a soft touch at year-end," he said.